# Exhibit 4

## Guzman, Daniel

From: Jerald.Dreyer@nationstarmail.com
Sent: Wednesday, January 07, 2015 7:07 PM

**To:** Roshan.Agarwal@ocwen.com; jolene.stratton@ocwen.com

**Cc:** 'allen.pfeiffer@duffandphelps.com';

'AScozzafava@WilmingtonTrust.com'; Parekh, Charles; 'Edmond.Esses@duffandphelps.com'; Guzman, Daniel; 'kit.weitnauer@alston.com'; 'rpedone@nixonpeabody.com'; 'thomas.musarra@lawdeb.com'; 'timothy.pillar@usbank.com';

'top@chapman.com'; 'yelena.kaikova@nationstarmail.com'; Munno,

M. William

**Subject:** Trustee Request

**Attachments:** Ocwen Population 1.7.2015.zip; Trustee Direction Letter.pdf

Please see the attached Direction Letter from US Bank National Association, Law Debenture Trustee Company of New York, Wilmington Trust Company, Wilmington Trust National Association and Deutsche Bank National Trust Company (referred to as the "Trustee Group" in this e-mail). Nationstar, as Master Servicer, is not in possession of the files needed by the Trustee Group in order to facilitate a review of such files. Attached is a list of files needed. You should send the files to the following address (preferably on a disc or hard drive):

Duff & Phelps, LLC c/o Charles Parekh 311 South Wacker Drive, Suite 4200 Chicago, IL 60606

If you have any questions regarding this request please feel free to reach out to Bill Munno at 212-574-1587. Mr. Munno is an attorney with Seward & Kissel, which represents at least one of the trustees. Thank-you for your help with this time sensitive request.

#### Jerry Dreyer

VP - Asset Risk Management

6363 S. Fiddlers Green Circle, Suite 1300 Greenwood Village, CO 80111-5024

303-515-8118 720-935-7811 (C)

www.NationstarMtg.com

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December 12, 2014

By Email and Federal Express (cover Letter Only) Nationstar Mortgage LLC 350 Highland Drive Lewisville, Texas 75067 Attention: General Counsel

Re: <u>Direction Letter</u>

Ladies and Gentleman:

U.S. Bank National Association, Law Debenture Trustee Company of New York, Wilmington Trust Company, Wilmington Trust, National Association, and Deutsche Bank National Trust Company (each, a "<u>Trustee</u>" or "Separate Trustee", and collectively the "<u>Trustees</u>"), serve as Trustees for each of the trusts set forth on the attached Excel spreadsheet (the "<u>Trustes</u>"). Nationstar Mortgage LLC (the "<u>Master Servicer</u>") serves as the Master Servicer for each of the Trusts.

In accordance with the Trust Agreement for each of the Trusts, the Master Servicer shall, and shall cause each servicer, to provide access to information and documentation regarding the Mortgage Loans to the Trustee upon reasonable request. Further, the securitization servicing agreements generally contain provisions stating that each Servicing File (as defined on <a href="Exhibit A">Exhibit A</a>) shall be held in trust for the benefit of the Trustee and possession of such Servicing File shall be solely in a custodial capacity and at the will of the trustee.

In its capacity as Trustee of the Trusts, each Trustee hereby directs and instructs the Master Servicer as follows:

- 1. To immediately retrieve all Servicing Files for any of the mortgage loans in any of the Trusts, which mortgage loans are set forth on the Excel spreadsheet (such loans, "Covered Loans"), in the possession or control of Aurora Loan Services LLC or Aurora Bank FSB, and send any such Servicing Files to the Trustee immediately upon receipt thereof at the address set forth below;
- 2. To immediately provide all Servicing Files related to Covered Loans in the possession or control of the Master Servicer in its capacity as Master Servicer or servicer to the Trustee at the address set forth below;
- 3. To immediately retrieve and provide to the Trustee and/or cause any securitization servicer to provide to the Trustee at the address set forth below all Servicing Files related to any Covered Loans in each securitization servicers possession or control.

Please send the requested servicing files to the following address on behalf of the Trustees:

Hector Perez Digital Risk, LLC 2301 Maitland Center Parkway, Suite 165 Maitland, FL 32751

Very truly yours,
U.S. BANK NATIONAL ASSOCIATION, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By:  Name: Timothy Pillar  Title: Senior Vice President
LAW DEBENTURE TRUST COMPANY OF NEW YORK, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title:
WILMINGTON TRUST COMPANY, WILMINGTON TRUST, NATIONAL ASSOCIATION, EACH SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title:
DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY

Name: Title:

Very truly yours,
U.S. BANK NATIONAL ASSOCIATION, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
Ву:
Name: Title:
LAW DEBENTURE TRUST COMPANY OF NEW YORK, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
Ву:
Name: THOMAS MUSARRA SENIOR VICE PRESIDENT
WILMINGTON TRUST, NATIONAL ASSOCIATION, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title:
DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By:
Name:

Title:

Very truly yours,
U.S. BANK NATIONAL ASSOCIATION, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
Ву:
Name: Title:
LAW DEBENTURE TRUST COMPANY OF NEW YORK, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title:
WILMINGTON TRUST COMPANY, WILMINGTON TRUST, NATIONAL ASSOCIATION, EACH SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Dori Dotulo Name: Dorri Costello Title: Assistant Vice President
DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
Ву:

Name: Title:

Very truly yours,
U.S. BANK NATIONAL ASSOCIATION, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title;
LAW DEBENTURE TRUST COMPANY OF NEW YORK, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title:
WILMINGTON TRUST COMPANY, WILMINGTON TRUST, NATIONAL ASSOCIATION, EACH SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY
By: Name: Title:
DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY IN ITS CAPACITY AS TRUSTEE OF CERTAIN OF THE TRUSTS AND NOT IN ITS INDIVIDUAL CAPACITY  By:  Name:  Name:  Title:

Accepted and Agreed as of the date first written above:

NATIONSTAR MORTGAGE LLC

By:

Name: Jerald W. Breyer Title: Vice President

cc: Aurora Loan Services LLC, in its capacity as master servicer for any Covered Loans in its possession 10350 Park Meadows Drive Littleton, CO 80124

## EXHIBIT A

## **DEFINITION OF SERVICING FILE**

<u>Servicing File</u> – Means, all documents that are included in the definition of Servicing File in the applicable securitization agreement and any other documents or records related to a Covered Loan including, but not limited to, the following:

- Complete Appraisal
- AVM, desktop/field review (if applicable)
- Complete loan application (1003) for all borrowers
- Full credit report for all borrowers
- Uniform underwriting & transmittal summary (1008)
- Verification of rent (VOR) or mortgage (VOM) (if applicable)
- Underwriting approval(s) and conversation log(s)
- Preliminary title
- Final settlement statement
- Final TIL
- Final title policy
- Flood certification
- Evidence of hazard insurance
- Flood insurance (if applicable)
- Asset verification including down payment on a purchase (if applicable)
- Complete purchase agreement including any addenda (if applicable)
- Income documentation from all sources used to qualify (if applicable)
- Telephone verification of employment or self-employment
- Verification of self-employment (if applicable)
- Note
- Mortgage or deed of trust
- Right to cancel (if applicable)
- Borrower's certification and authorization
- All applicable disclosures
- Any underwriting, funding, compliance checklists
- Letter of explanation (LOE) (if applicable)
- All applicable riders
- Full applicable underwriting guidelines
- Internal appraisal forms
- Evidence of satisfaction/release of judgments and liens (if applicable)
- Copy of driver's license or other proof of identity supplied at closing
- Any trailing documents
- All payment histories and collection/servicing notes
- All additional documents utilized in originating and/or servicing such Covered Loan